

**Information to identify the case:**

Debtor 1	Sheila McCants		Social Security number or ITIN xxx-xx-7845
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: <b>18-30616-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sheila McCants  
aka Sheila Leonard

2/1/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Sheila McCants  
Debtor

Case No. 18-30616-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 36

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db	+Sheila McCants, 1044 Genesee Street, Trenton, NJ 08610-6224
517817157	+Americas Surety Co., 250 East 96th St #202, Indianapolis, IN 46240-3866
517817158	+Anthony Apicelli, TCB Dental PA, 2121 State Highway 33, Trenton, NJ 08690-1740
517817159	+Cadet Motors, 1960 Spruce Street, Trenton, NJ 08638-4630
517833458	Cadet Motors, Inc., Anthony J. Apicelli, Jr., LLC, 2121 St. Hwy 33, Hamilton, NJ 08690
517817164	+Daisy Jordan, 502 South Olden Ave, Trenton, NJ 08629-1700
517817165	+Deutsche Bank National Trust, 3815 S. West Temple, Salt Lake City, UT 84115-4412
517817166	+Edward Feinberg, Esq., re: Mercer Management, 249 E. Front St, Trenton, NJ 08611-1717
517817167	+Federman & Phelan, Re:, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517817170	+McCalla Raymer, 1544 Old Alabama Rd, Roswell, GA 30076-2102
517817171	+Mercer Management, co Mark Corcoran RA, 4569 S. Broad St, Trenton, NJ 08620-2203
517817173	Mitchell Kay, Esq., Re: RJM; Wachovia, PO Box 9006, Smithtown, NY 11787
517817174	+NJ Attorney General Office - Div of Law, Richard J. Hughes Justice Complex, 25 Market Street, POB 112, Trenton, NJ 08625-0112
517843258	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
517817178	Southwest Credit Sys, 4120 Int'l Pkwy Ste 1100, Carrollton, TX 75007
517817179	+Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
517817180	Stephen Philipps, Esq., Re: CUNJ, 15 East Railroad Avenue, Suite B, Jamesburg, NJ 08831
517833460	+TCB Dental, PA, Anthony J Apicelli, Jr. LLC, 2121 Hwy 33, Hamilton, NJ 08690-1740
517817181	+Terry Allen, 502 South Olden Ave, Trenton, NJ 08629-1700
517817182	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
517817183	+US Dept of Ed, POB 530210, Atlanta, GA 30353-0210
517817185	+Wakefield & Assoc, re:, POB 50250, Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517817163	E-mail/Text: bankruptcy@cunj.org Feb 02 2019 02:05:26 Credit Union of NJ, PO Box 7921, Ewing, NJ 08628
517817160	+EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517817161	+E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Feb 02 2019 02:06:41 Comcast, POB 3006, Southeastern, PA 19398-3006
517817162	+EDI: RCSFNBMARIN.COM Feb 02 2019 06:28:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517817168	+EDI: AMINFOFP.COM Feb 02 2019 06:28:00 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
517817169	+EDI: RESURGENT.COM Feb 02 2019 06:28:00 LVNV Funding, Re: Capital One, PO Box 10497, Greenville, SC 29603-0497
517817172	+EDI: MID8.COM Feb 02 2019 06:28:00 Midland Credit Mngmt, Re: Credit One, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517817177	+E-mail/Text: bankruptcy@savit.com Feb 02 2019 02:07:22 Sa-Vit Enterprises, Re: IVF NJ, PO Box 250, East Brunswick, NJ 08816-0250
517834955	+EDI: AIS.COM Feb 02 2019 06:28:00 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517817184	+EDI: VERIZONCOMB.COM Feb 02 2019 06:28:00 Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055
517817186	EDI: WFFC.COM Feb 02 2019 06:28:00 Wells Fargo, PO Box 1225, Charlotte, NC 28201
517817187	+E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 02 2019 02:05:39 Westlake Financial, 4751 Wilshire BLvd Ste 100, Los Angeles, CA 90010-3847

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517817175	##+Pelletieri Rabstein & Altman, 700 East Gate Drive, Suite 105, Re: Dye v. McCants; L 690-13, Mount Laurel, NJ 08054-3803
517817176	##+RJM Acquisitions, Re: Wachovia, 575 Underhill Blvd, Ste 2, Syosset, NY 11791-3416 TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-NC4 dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Peter E. Zimnis on behalf of Debtor Sheila McCants njbankruptcylaw@aol.com  
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Morgan Stanley ABS Capital I Inc. Trust 2006-NC4 rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6